B1 (Official )	Form 1)(4/	10)											
			United :		Banki		y Coui	rt				Vo	luntary Petition
	ebtor (if ind , Gregory		er Last, First,	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Toepfer, Cindy A					
All Other Na			or in the last 8	3 years						used by the J			8 years
,			ar; AKA G	& C To	epfer, Ll	-C						,	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					ore than o	one, state	all)	Individual-	Taxpayer I	.D. (ITIN) No./Complete EIN			
XXX-XX-7		(N) 1	G G.	1.0					x-5343		(N. 1.0)	. 61	10.4
	arker RD	*	Street, City, a	na State)	:				Parke	Joint Debtor	(No. and St	reet, City,	and State):
La Pine,								-	ne, OR				
== :,					_	ZIP Co			.0, 0.1				ZIP Code
G	97739 County of Residence or of the Principal Place of Business:						CD :1	C .1	D ' ' 1 DI	C D	97739		
Deschut		of the Princ	cipal Place of	Business	s:			unty of Desch		ence or of the	Principal Pl	ace of Bus	iness:
_	Mailing Address of Debtor (if different from street address):					C		of Joint Debt	or (if differe	nt from str	reet address):		
POB 287	_							OB 2					
La Pine,	OR					ZIP Co		a Pin	ne, OR				ZIP Code
				[ 9	97739							97739	
Location of (if different			siness Debtor ve):										
		Debtor			Nature o	of Busine	ess			Chapter	of Bankruj	otcy Code	Under Which
		rganization)		(Check one box)					the I	Petition is F	iled (Chec	k one box)	
	(Cneck	one box)		☐ Health Care Business☐ Single Asset Real Estate as def			as defined		Chapte		ПС	hantar 15 l	Datition for Daggarition
Individu			*	in 11 U.S.C. § 101 (51B)				tined ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding					
	bit D on pa		-	Railroad				☐ Chapter 12 ☐ Chapter 15 Petition for Recognition			ē		
☐ Corporat	`	es LLC and	LLP)	☐ Stockbroker ☐ Commodity Broker					Chapt				Nonmain Proceeding
Partnersl	hip			☐ Clearing Bank									
Other (If	debtor is not box and stat			Other				_				e of Debts	
					Tax-Exe				Debte	are primarily co		k one box)	☐ Debts are primarily
				(Check box, if applicable)  Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			organization ited States		defined "incurr	I in 11 U.S.C. § ed by an indivioual, family, or	§ 101(8) as idual primarily	for	business debts.
	Fil	ling Fee (C	heck one box	)		Che	ck one box:			Chap	ter 11 Debt	ors	
Full Filing	g Fee attached	1								debtor as defin			
☐ Filing Fee	to be paid in	installments	(applicable to	individual	s only). Must	Che	Debtor is:	not a sm	nall busii	ness debtor as o	defined in 11 l	J.S.C. § 101	1(51D).
			art's considerati n installments. l			1 1		iggregat	te nonco	ntingent liquida	ated debts (ex	cluding debt	ts owed to insiders or affiliates)
Form 3A.		тее елеері п	i mstamients.	cuic 1000(	b). See Offic	_				amount subject	t to adjustmen	t on 4/01/13	and every three years thereafter).
			able to chapter			ıst 🔲		being fil	iled with	this petition.			
attach sigi	пеа аррисано	on for the cot	ırt's considerati	on. See Oi	nciai Form 3	ов.   🗆				vere solicited pr S.C. § 1126(b).		one or mor	re classes of creditors,
Statistical/A	dministrat	ive Inform	ation +	** BA!!!	\A/I (I	00444		ince with	ui 11 0.5	s.c. y 1120(b).		SPACE IS	FOR COURT USE ONLY
☐ Debtor e	stimates tha	t funds will	a <b>tion *:</b> l be available	for distri	wnatiey bution to ui	98114 isecured	creditors.				1111.	SI NCL IS	TOR COOKT OSE ONET
			exempt prop					nses pa	aid,				
there wil	l be no fund	ls available	for distributi	on to uns	ecured cred	litors.							
Estimated N	_	_		]			п						
1-	50-	100-	200-	-000, 1	5,001-	10,001-	25,001-	50,0	,001-	OVER			
49	99	199	999	5,000	10,000	25,000	50,000	100	0,000	100,000	4		
Estimated A	ssets			_									
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,00	01 \$100,000,	001 \$500	00,000,001	More than			
\$50,000	\$100,000	\$500,000		to \$10 million	to \$50 million	to \$100 million	to \$500 million	10 \$	\$1 billion	\$1 billion	]		
Estimated Li	_	П	_	¬ ¯	_	П	_	_	_	П			
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,00			00,000,001	More than			
\$50,000	\$100,000	\$500,000		to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$	⊅1 DIII10N	\$1 billion			

**B1** (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Toepfer, Gregory R Toepfer, Cindy A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Location Case Number: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Milly Whatley July 23, 2010 Signature of Attorney for Debtor(s) (Date) Milly Whatley 98114 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(4/10) Page 3

#### Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Gregory R Toepfer

Signature of Debtor Gregory R Toepfer

#### X /s/ Cindy A Toepfer

Signature of Joint Debtor Cindy A Toepfer

Telephone Number (If not represented by attorney)

#### July 23, 2010

Date

#### Signature of Attorney\*

#### X /s/ Milly Whatley

Signature of Attorney for Debtor(s)

#### Milly Whatley 98114

Printed Name of Attorney for Debtor(s)

#### Milly Whatley, PC

Firm Name

2445 NE Division ST # 202 Bend, OR 97701

Address

#### Email: millywhatley@gmail.com

541-312-5392 Fax: 541-312-8334

Telephone Number

#### July 23, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Toepfer, Gregory R Toepfer, Cindy A

Name of Debtor(s):

Signatures	
------------	--

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	V
2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b> 7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Oregon

In re	Gregory R Toepfer Cindy A Toepfer		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or

mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gregory R Toepfer

**Gregory R Toepfer** 

Date: July 23, 2010

Page 2

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Oregon

In re	Gregory R Toepfer Cindy A Toepfer		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Cindy A Toepfer

July 23, 2010

Date:

Cindy A Toepfer

Certificate Number: 00134-OR-CC-010442272

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on March 30, 2010	, at	4:42	o'clock PM PDT,
Gregory Toepfer		received f	rom
Cricket Debt Counseling			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit co	ounseling in the
District of Oregon	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a d	ebt repayment p	lan was prepared, a copy of
the debt repayment plan is attached to this o	ertificat	e.	
This counseling session was conducted by t	telephone	)	·
•			
Date: March 30, 2010	Ву	/s/Terri Emmons	
	Name	Terri Emmons	manggaga wasan ang ang ang ang ang ang ang ang ang a
,	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00134-OR-CC-010442273

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on March 30, 2010	, at	4:42	o'clock PM PDT,			
Cindy Toepfer		received f	rom			
Cricket Debt Counseling						
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit co	ounseling in the			
District of Oregon	, aı	ı individual [or	group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h) and 111.						
A debt repayment plan was not prepared	If a d	ebt repayment p	lan was prepared, a copy of			
the debt repayment plan is attached to this c	ertificat	e.				
This counseling session was conducted by t	telephone		·			
Date: March 30, 2010	Ву	/s/Terri Emmons				
	Name	Terri Emmons				
	Title	Counselor				

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

		UNITED STATES BANKRU		
In ro		DISTRICT OF ORI ) Case No.	<u>-</u> GON	
In re Gregory Cindy A	R Toepfer Toepfer	<u> </u>	T "C-1"	-
Debtor(s	<b>,</b>	) and attached to $\underline{\underline{A}}$	FULLY completed by LL copies of the Petit	ion.]
NOTE: \	ou must answer ALL q	uestions. Attach additional sheets if r	ecessary. Use of "UN	IKNOWN" is NOT acceptable!)
. DES	CRIBE ASSETS REQU NONE	JIRING TRUSTEE'S IMMEDIATE AT	TENTION:	
. Stree	et address and descript 51251 Parker RI La Pine OR 9773		):	
help	ed, for compensation	MENT PREPARER DECLARATION , prepare any of the bankruptcy pa	pers if the debtor de	oes <u>not</u> have an attorney.
declare	under penalty of perjui	y that the above information provided	I in this Exhibit "C-1"	is true and correct.
DATE:	July 23, 2010	/s/ Gregory R Toepfer		/s/ Cindy A Toepfer
		Debtor's Signature	Phone #	Joint Debtor's Signature
		BANKRUPTCY DOCUMENT PREPA	ARER DECLARATIO	N
eceived nave rec he unpa nssistan ndividua Address	any payment from delived \$ from the field fee charged to the state.  I Name and Firm (Type (Type or Print): its of Social Security Number 1.5.	nder penalty of perjury that (1) neor on behalf of the debtor for coum or on behalf of the debtor with the debtor; and (4) the following the or Print):  mber of all OTHER individuals who presented the penalty of the	ort fees in connection the previous 12 rais true and accurate	on with filing the petition; (2) I month period; (3) \$ is e about myself and any other
Signature	):	Last 4 digits of Social Secu	ritv #:	Phone #:
NOTE: I JSC §15	Penalties up to \$500 p	per item may be assessed for omis cy Rule 1006 prohibits further pay	sion of any required	d information (11 USC §110; 18

EXHIBIT C-1 (8/8/08)

### United States Bankruptcy Court District of Oregon

In re	Gregory R Toepfer Cindy A Toepfer		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSA	TION OF ATTO	RNEY FOR D	EBTOR(S)	
co	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2010 impensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in	the petition in bankrupto	y, or agreed to be pa	id to me, for services ren	
	For legal services, I have agreed to accept		\$	Hourly*	
	Prior to the filing of this statement I have received		\$	2100	
	Balance Due		\$	Unknown*	
2. T	ne source of the compensation paid to me was:  Debtor Other (specify):				
3. T	ne source of compensation to be paid to me is:  Debtor Other (specify):				
4.	I have not agreed to share the above-disclosed compensation	on with any other persor	unless they are men	bers and associates of m	y law firm.
	I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of				firm. A
5. Iı	return for the above-disclosed fee, I have agreed to render le	egal service for all aspec	ts of the bankruptcy	case, including:	
b. c.	Analysis of the debtor's financial situation, and rendering a Preparation and filing of any petition, schedules, statement Representation of the debtor at the meeting of creditors and [Other provisions as needed]  *Debtors have agreed to pay an hourly rate, plus expe	of affairs and plan which confirmation hearing, a	h may be required; and any adjourned he		otcy;
6. B	y agreement with the debtor(s), the above-disclosed fee does Adversary proceedings; discharge and dischargeabilit	y litigation.	g service:		
	CE	RTIFICATION			
	certify that the foregoing is a complete statement of any agree akruptcy proceeding.	ement or arrangement for	r payment to me for i	epresentation of the debt	or(s) in
Dated:	July 22, 2010	/s/ Milly Whatley Milly Whatley 98 Milly Whatley, PO 2445 NE Division Bend, OR 97701 541-312-5392 Formillywhatley@gr	114 C 1 ST # 202 ax: 541-312-8334		_

### UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re	) Case No.	(If Known)
Gregory R Toepfer Cindy A Toepfer Debtor(s)	, -	NDIVIDUAL DEBTOR'S* OF INTENTION(S) §521(a)
	ted below within 30 day	are listed, <b>have the service certificate COMPLETED</b> ; <u>AND</u> as after the first date set for the Meeting of Creditors under 11 U.S.C. §341(a) operty.
PART A - Debts secured by property of the estate. (Paradditional pages if necessary.)	t A must be FULLY CO	DMPLETED for <b>EACH</b> debt which is secured by property of the estate. Attach
Property No. 1 Creditor's Name: Aurora Loan Services		Describe Property Securing Debt: Residential Rental-Center Dr
	RETAINED	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
If retaining the property, I intend to (check at least one)  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U		eep current
Property is (check one):   CLAIMED AS EXEMPT	■ NOT CLAIMED	AS EXEMPT
Property No. 2		
Creditor's Name: National City Mortgage		Describe Property Securing Debt: Residential Rental-Michael Rd
Property will be (check one): ☐ SURRENDERED	RETAINED	
If retaining the property, I intend to (check at least one Redeem the property  ☐ Reaffirm the debt  ☐ Other. Explain (for example, avoid lien using 11 U		reep current
Property is (check one):   CLAIMED AS EXEMPT	■ NOT CLAIMED	O AS EXEMPT
Property No. 3		1
Creditor's Name: Selco		Describe Property Securing Debt: Hyundai Accent Location: 51251 Parker RD, La Pine OR 97739
Property will be (check one): $\square$ SURRENDERED	RETAINED	
If retaining the property, I intend to (check at least one ☐ Redeem the property	):	
<ul><li>■ Reaffirm the debt</li><li>□ Other. Explain (for example, avoid lien using 11 U</li></ul>	JSC §522(f)	
Property is (check one): \(\Pi\) CI AIMED AS EXEMPT	■ NOT CLAIMED	AS EYEMPT

Property No. 4						
Creditor's Name: Wells Fargo Home Loan		Describe Property Secu Residence-Parker Ro	uring Debt:			
Property will be (check one): ☐ SURRENDERED	■ RETAINED	Residence-Farker No	Jau			
If retaining the property, I intend to (check at least o  ☐ Redeem the property	ne):					
Reaffirm the debt						
■ Other. Explain (for example, avoid lien using 11	USC §522(f) Retain	n, keep current_				
Property is (check one): ☐ CLAIMED AS EXEMI	PT NOTCLAIM	IED AS EXEMPT				
Property No. 5						
Creditor's Name: Wells Fargo Home Loan		Describe Property Secu Residential Rental-M	aring Debt: lichael Rd			
Property will be (check one): ☐ SURRENDERED	■ RETAINED					
If retaining the property, I intend to (check at least o	ne):					
☐ Redeem the property						
Reaffirm the debt	LUGG 8522/D. Beteir	. kaan augrant				
Other. Explain (for example, avoid lien using 1)	1 USC \$522(1) <b>Retail</b>	i, keep current				
Property is (check one): ☐ CLAIMED AS EXEMI	PT NOT CLAIM	IED AS EXEMPT				
DARTE D. D	(All 4b b	f Dt Dt bl-t	1 f	۸ <u>۲۲ - ا - ا ا</u> ا ا		
<b>PART B</b> - Personal property subject to unexpired leanecessary.)	ises. (All three columns	s of Part B must be completed	i for each unexpired lease.	Attach additional pages if		
Property No. 1	1					
Lessor's Name:	Describe Leased Pro	perty:	Lease will be assumed pu	ursuant to 11 USC		
-NONE-			§365(p)(2) ☐ YES [	□NO		
			L IES			
I DECLARE UNDER PENALTY OF PERJURY THAT			ED, CERTIFY THAT COPIES L FORM #715 WERE SERVE			
INDICATES INTENTION AS TO ANY PROPERTY ( SECURING A DEBT AND/OR PERSONAL PROPER		NAMED ABOVE.	L FURM #/15 WERE SERVE	D ON ANY CREDITOR		
AN UNEXPIRED LEASE.						
DATE: July 23, 2010		DATE: July 23, 2010				
/s/ Gregory R Toepfer DEBTOR'S SIGNATURE		/s/ Milly Whatley 98114  DEBTOR OR ATTORNEY'S SIGNATURE OSB# (if attorney)				
		DEDICK OR TITOKKET	S SIGIVITURE	OBB" (II attorney)		
/s/ Cindy A Toepfer  JOINT DEBTOR'S SIGNATURE (If applicable)	_	JOINT DEBTOR'S SIGNAT	URE (If applicable and no atto	ornev)		
and the state of t		Milly Whatley 98114	541-312-5392	· <i>y</i> /		
		PRINT OR TYPE SIGNER'S				
		2445 NE Division ST # Bend, OR 97701	<b># 202</b>			
		SIGNER'S ADDRESS (if att	tornev)			

Creditors, see <u>Local Form #715</u> [attached if this document was served on paper] if you wish information on how to obtain NON-JUDICIAL relief from the <u>automatic stay</u> of 11 U.S.C. §362(a) as to your collateral.

#### **QUESTIONS????**

Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.

### PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, **YOU MUST FURNISH** the trustee a statement of the balance due and estimated property value. **ALSO ATTACH** a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). **YOU MUST ALSO ATTACH** a completely filled out (except for signatures) copy of LBF #750.

## DO <u>NOT</u> FILE THE REQUEST NOR ANY COPIES THEREOF WITH THE COURT! ALSO, YOU ARE <u>NOT</u> REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE <u>AT</u> THE MEETING OF CREDITORS (<u>OR</u> IS SERVED <u>WITHIN 15 DAYS PRIOR TO SUCH MEETING</u> and therefore will be considered at the meeting), it must be in writing and contain all the information required in paragraph one. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING and contain all the information required in paragraph one. If the request includes a signed debtor stipulation, nothing further is required and the trustee may immediately process the request. However if the request does not include a signed debtor stipulation, then it MUST BOTH: (1) certify copies of all documents were simultaneously served on (e.g., mailed to) the debtor and any debtor's attorney, AND (2) clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE SERVICE OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF. Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously served on the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be post-marked by the 15th day after the request was served, and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor either does not timely object or stipulates in writing to such relief, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his/her interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from the Clerk's office.

 $\underline{\text{IMPORTANT}}$ . All requests to the trustee  $\underline{\text{MUST}}$  be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

\*\*\*SEE REVERSE/ATTACHED\*\*\*

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court District of Oregon**

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
_		Debtors	Chapter	7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	334,000.00		
B - Personal Property	Yes	4	40,825.59		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		529,116.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		640.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		149,026.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,585.52
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,922.30
Total Number of Sheets of ALL Schedules		21			
	To	otal Assets	374,825.59		
			Total Liabilities	678,782.70	

## **United States Bankruptcy Court District of Oregon**

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
		Debtors	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	640.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	640.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,585.52
Average Expenses (from Schedule J, Line 18)	4,922.30
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,292.47

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		188,441.62
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	640.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		149,026.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		337,467.70

B6A (Official Form 6A) (12/07)

In re	Gregory R Toepfer
	Cindy A Toepfer

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Residence-Parker Road	Fee simple	J	62,000.00	93,513.88	
Residential Rental-Michael Rd		J	137,000.00	203,980.26	
Residential Rental-Center Dr	Fee simple	J	135,000.00	223,675.48	

Sub-Total > **334,000.00** (Total of this page)

Total > **334,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Gregory R Toepfer,
	Cindy A Toepfer

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	J	105.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,		Bank Acct-Checking-South Valley w/Rebecca Toepfer	W	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Acct-Checking-Sterling Savings	J	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household Goods Location: 51251 Parker RD, La Pine OR 97739	J	500.00
	computer equipment.		Tools for personal use Location: 51251 Parker RD, La Pine OR 97739	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and		Books Location: 51251 Parker RD, La Pine OR 97739	J	30.00
	other collections or collectibles.		Collectables Location: 51251 Parker RD, La Pine OR 97739	J	75.00
6.	Wearing apparel.		Clothing Location: 51251 Parker RD, La Pine OR 97739	J	200.00
7.	Furs and jewelry.		Jewelry Location: 51251 Parker RD, La Pine OR 97739	J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.		Sports and Hobby Equipment Location: 51251 Parker RD, La Pine OR 97739	J	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Farmers	Н	0.00

Sub-Total >	1,860.00
(Total of this page)	

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gregory R Toepfer,
	Cindy A Toepfer

Case No.			
	Coso No		
	Lase NO		

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
nuities. Itemize and name each	х			
erests in an education IRA as ined in 26 U.S.C. § 530(b)(1) or ler a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). re particulars. (File separately the ord(s) of any such interest(s). U.S.C. § 521(c).)	X			
erests in IRA, ERISA, Keogh, or	401(k)		н	5,336.71
er pension or profit sharing ns. Give particulars.	PERS		W	23,253.88
ck and interests in incorporated l unincorporated businesses. nize.	x			
erests in partnerships or joint stures. Itemize.	X			
vernment and corporate bonds I other negotiable and anegotiable instruments.	X			
counts receivable.	x			
mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give ticulars.	X			
ner liquidated debts owed to debtor luding tax refunds. Give particulars.	X			
nitable or future interests, life ates, and rights or powers recisable for the benefit of the stor other than those listed in ledule A - Real Property.	X			
ntingent and noncontingent erests in estate of a decedent,	X			
	tures. Itemize.  Vernment and corporate bonds other negotiable and negotiable instruments.  counts receivable.  mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give iculars.  er liquidated debts owed to debtor uding tax refunds. Give particulars.  intable or future interests, life tes, and rights or powers reisable for the benefit of the tor other than those listed in edule A - Real Property.  attingent and noncontingent rests in estate of a decedent,	tures. Itemize.  vernment and corporate bonds other negotiable and negotiable instruments.  vounts receivable.  x  mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give iculars.  er liquidated debts owed to debtor uding tax refunds. Give particulars.  x  titable or future interests, life tes, and rights or powers recisable for the benefit of the tor other than those listed in edule A - Real Property.  atingent and noncontingent rests in estate of a decedent,	tures. Itemize.  Vernment and corporate bonds other negotiable and negotiable instruments.  Sounts receivable.  We mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give iculars.  We liquidated debts owed to debtor uding tax refunds. Give particulars.  We tes, and rights or powers recisable for the benefit of the tor other than those listed in edule A - Real Property.  We with the set of the set of the tor other than those listed in edule A - Real Property.	tures. Itemize.  A vernment and corporate bonds other negotiable and negotiable instruments.  A vernment and corporate bonds other negotiable and negotiable instruments.  A vernment receivable.  X vernment receivable.  X vernment receivable.  X vernment so which the tor is or may be entitled. Give iculars.  A vernment interests to which the tor is or may be entitled. Give iculars.  A vernment interests, life vernments to which the tor is or may be entitled. Give iculars.  X vernment interests, life vernments interests, life vernment

Sub-Total > (Total of this page)

28,590.59

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gregory R Toepfer,
	Cindy A Toepfer

Case No.			
	Coso No		
	Lase NO		

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Туре о	f Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
claims of every tax refunds, co	nt and unliquidated nature, including unterclaims of the hts to setoff claims.	Х			
22. Patents, copyri intellectual pro particulars.	ghts, and other perty. Give	X			
23. Licenses, franc general intangi particulars.		X			
containing persinformation (as § 101(41A)) proby individuals obtaining a prothe debtor prin	or other compilations sonally identifiable a defined in 11 U.S.C. rovided to the debtor in connection with educt or service from narily for personal, sehold purposes.	x			
25. Automobiles, t	rucks, trailers, and and accessories.	1991 Loca	Ford F250 (mileage 180,000; poor condition tion: 51251 Parker RD, La Pine OR 97739	) H	700.00
		cond	Jeep Cherokee (mileage 161,000; poor ition) tion: 51251 Parker RD, La Pine OR 97739	W	3,000.00
			dai Accent tion: 51251 Parker RD, La Pine OR 97739	J	6,675.00
26. Boats, motors,	and accessories.	X			
27. Aircraft and ac	cessories.	X			
28. Office equipmosupplies.	ent, furnishings, and	X			
29. Machinery, fix supplies used i	tures, equipment, and n business.	X			
30. Inventory.		X			
31. Animals.		Dogs Loca	and Cats tion: 51251 Parker RD, La Pine OR 97739	J	0.00
32. Crops - growin particulars.	g or harvested. Give	X			
			(To	Sub-Tota of this page)	al > 10,375.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Gregory R Toepfer,
	Cindy A Toepfer

Case No.	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total > 40,825.59

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re	

Gregory R Toepfer, **Cindy A Toepfer** 

Debtors

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	ORS § 18.385	71.00	105.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Bank Acct-Checking-Sterling Savings	ertificates of Deposit ORS § 18.385	37.00	50.00
Household Goods and Furnishings Household Goods Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(f)	500.00	500.00
Tools for personal use Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(f)	500.00	500.00
Books, Pictures and Other Art Objects; Collectibles Books Location: 51251 Parker RD, La Pine OR 97739	<u>s</u> ORS § 18.345(1)(a)	30.00	30.00
Collectables Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(a)	75.00	75.00
Wearing Apparel Clothing Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(b)	200.00	200.00
<u>Furs and Jewelry</u> Jewelry Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(b)	200.00	200.00
Firearms and Sports, Photographic and Other Hob Sports and Hobby Equipment Location: 51251 Parker RD, La Pine OR 97739	by Equipment ORS § 18.345(1)(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401(k)	or Profit Sharing Plans ORS § 18.358	5,336.71	5,336.71
PERS	ORS §§ 18.358, 238.445	23,253.88	23,253.88
Automobiles, Trucks, Trailers, and Other Vehicles 1991 Ford F250 (mileage 180,000; poor condition) Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(d)	700.00	700.00
2001 Jeep Cherokee (mileage 161,000; poor condition) Location: 51251 Parker RD, La Pine OR 97739	ORS § 18.345(1)(d)	3,000.00	3,000.00

Total: 34,103.59 34,150.59 B6D (Official Form 6D) (12/07)

In re	Gregory R Toepfer,	Case No.
_	Cindy A Toepfer	

#### **Debtors**

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT   NGEN	U D I S P Q U T E D A	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx7386			First Mortgage	T	A T E D		
Aurora Loan Services Attn: Bankruptcy Department POB 1706 Scottsbluff, NE 69363-1706		J	Residential Rental-Center Dr		D		
			Value \$ 135,000.00			223,675.48	88,675.48
Account No. 1213  National City Mortgage POB 1820 Dayton, OH 45401-1820		J	Second Mortgage Residential Rental-Michael Rd				
			Value \$ 137,000.00			61,375.52	61,375.52
Account No.  Selco POB 7487 Eugene, OR 97401-0487		J	Auto Loan  Hyundai Accent Location: 51251 Parker RD, La Pine OR 97739				
			Value \$ 6,675.00			7,947.00	1,272.00
Account No. xxxxxx9284  Wells Fargo Home Loan POB 54180 Los Angeles, CA 90054		J	Residence-Parker Road				
			Value \$ 62,000.00	11		93,513.88	31,513.88
continuation sheets attached	-		(Total of t	Subto his p		386,511.88	182,836.88

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
		Debtors	,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_		_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx9822			First Mortgage	Ϊ	Ā T E	li		
Wells Fargo Home Loan POB 54180 Los Angeles, CA 90054		J	Residential Rental-Michael Rd		D			
			Value \$ 137,000.00			Ц	142,604.74	5,604.74
Account No.			Value \$					
Account No.		┢	Value \$	-		Н		
			Value \$	-				
Account No.						П		
			Value \$					
Account No.								
			Value \$	-				
Sheet of continuation sheets attac Schedule of Creditors Holding Secured Claims		d to	(Total of t	his		- 1	142,604.74	5,604.74
Schedule of Cleunois floiding Secured Claims			(Report on Summary of So	Т	ota	.1	529,116.62	188,441.62

B6E (Official Form 6E) (4/10)

In re	Gregory R Toepfer,	Case No.
	Cindy A Toepfer	
		Debtors
	SCHEDULE E - CREDITORS	HOLDING UNSECURED PRIORITY CLAIMS
to pri accoo contii, so. If Do n schee liable colum "Disp "Tota listed also o	ority should be listed in this schedule. In the boxes provided ant number, if any, of all entities holding priority claims againuation sheet for each type of priority and label each with the The complete account number of any account the debtor has a minor child is a creditor, state the child's initials and the nation disclose the child's name. See, 11 U.S.C. §112 and Fed. R. If any entity other than a spouse in a joint case may be jointly fulled of creditors, and complete Schedule H-Codebtors. If a joint case may be jointly fulled of creditors, and complete Schedule H-Codebtors. If a joint case may be jointly fulled of creditors. If a joint case may be jointly fulled of creditors. If a joint case may be jointly fulled in the schedule fulled in the completed "Contingent." If the claim is unliquidated, place a puted." (You may need to place an "X" in more than one of the Report the total of claims listed on each sheet in the box label of the total of amounts entitled to priority listed on each con this Schedule E in the box labeled "Totals" on the last shoot the Statistical Summary of Certain Liabilities and Related Report the total of amounts not entitled to priority listed on each sheep of the completed schedule.	with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do ame and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian.". Bankr. P. 1007(m).  Bankr. P. 1007(m).  y liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate bint petition is filed, state whether the husband, wife, both of them, or the marital community may be olumn labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the n "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled hese three columns.)  bled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled tall also on the Summary of Schedules.  sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority neet of the completed schedule. Individual debtors with primarily consumer debts report this total Data.  each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ne last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
	theck this box if debtor has no creditors holding unsecured pro-	riority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate by	pox(es) below if claims in that category are listed on the attached sheets)
	Oomestic support obligations	
		y a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ E	extensions of credit in an involuntary case	
	claims arising in the ordinary course of the debtor's business are or the order for relief. 11 U.S.C. § 507(a)(3).	or financial affairs after the commencement of the case but before the earlier of the appointment of a
$\square$ V	Vages, salaries, and commissions	
repre		nce, and sick leave pay owing to employees and commissions owing to qualifying independent sales immediately preceding the filing of the original petition, or the cessation of business, whichever
	Contributions to employee benefit plans	
	Money owed to employee benefit plans for services rendered hever occurred first, to the extent provided in 11 U.S.C. § 50	within 180 days immediately preceding the filing of the original petition, or the cessation of business, 7(a)(5).
	Certain farmers and fishermen	
	Taims of partain formers and fishermen up to \$5.775* nor for	rmar or fisharman, against the debtor, as provided in 11 U.S.C. 8 507(a)(6)

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Gregory R Toepfer, Cindy A Toepfer		Case No.	
-		Debtors	,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED DISPUTED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AND ACCOUNT NUMBER C AMOUNT ENTITLED TO PRIORITY (See instructions.) **Government Agency** Account No. **Oregon Employment Tax** 0.00 POB 4395 Unit 02 Portland, OR 97208 640.00 640.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 640.00 640.00 Total 0.00 (Report on Summary of Schedules) 640.00 640.00

B6F (Official Form 6F) (12/07)

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
_		Debtors	,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Business	Т	T E D		
All American Fire 3292 S Hwy 97 Redmond, OR 97756		J			D		450.00
Account No.			Business				
Aloha Produce 20576 Painter St Bend, OR 97701		J					700.00
Account No.	-		Business	-			
Amerititle POB 5017 Klamath Falls, OR 97601		J					64 240 00
				_			61,210.00
Account No.  Auto Chlor System 246 SE Franklin Ave Ste B Redmond, OR 97756		J	Business				300.00
_5 _ continuation sheets attached		-		Subt			62,660.00
			(Total of t	nis i	pag	ge)	1

In re	Gregory R Toepfer,	Case No.	
	Cindy A Toepfer		

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_						
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	$\cap$	S P U T E D	AMOUNT OF CLAIM
Account No. 2454	ı		Credit card purchases	Ι΄	Ė		
Bank of America POB 15026 Wilmington, DE 19886-5026		J					18,165.61
Account No.	Г		Business		T		
Bend Signs 370 SE 3rd St Ste B Bend, OR 97701		J					80.00
Account No. 5678	┝	H	Credit card purchases	╁	╁		
Chase Card Services POB 94014 Palatine, IL 60094		J					15,905.00
Account No. 8429	Г		Credit card purchases		T		
Chase Card Services POB 94014 Palatine, IL 60094		J					7,799.13
Account No.	$\vdash$	$\vdash$		+	$\vdash$	$\vdash$	-,
Citibank South Dakota NA 701 E 60th St N MC 1161 Sioux Falls, SD 57104		J					5,313.41
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of			,	Sub	tota	.1	47 060 4F
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	47,263.15

In re	Gregory R Toepfer,	Case No.
	Cindy A Toepfer	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT   NGEN	UNLLQULDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Trade debt	Т	E		
Cooper Electric 690 N Main St Prineville, OR 97754		J	Business		D		100.00
Account No.			Business				
DirectTV 2230 E Imperial Hwy El Segundo, CA 90245		J					115.00
							115.00
Account No.  Farmers Brothers 20333 S Normandie Ave Torrance, CA 90502		J	Business				40.00
Account No. 2702			Credit card purchases				
GE Money Bank POB 960061 Orlando, FL 32896-0061		J					6,981.15
Account No. 0603	T	Г	Trade debt			Г	
Home Depot Credit Services POB 182676 Columbus, OH 43218		J					4,819.03
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of				Subt	ota	1	42 NEE 40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his ]	pag	e)	12,055.18

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
		Debtors	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	- CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	D I SPUTED	AMOUNT OF CLAIM
Account No. 2041			Trade debt	T	E		
JC Penney POB 981131 El Paso, TX 79998		J					2,092.00
Account No. 5778			Trade debt	T	Т	Г	
Lowe's POB 530914 Atlanta, GA 30353		J					2,232.75
Account No.	╀	-	Business	+	╀	┡	2,232.73
Nauer, Joesph & Christian c/o Merrill O'Sullivan, LLP 805 SW industrial Way Ste 5 Bend, OR 97702		J	Dusiness				Unknown
Account No.			Business	T	T	Г	
Pacific Power 1033 NE 6th Ave Portland, OR 97256		J					916.00
Account No.	t		Utility	+		$\vdash$	
Prineville Disposal POB 1468 Prineville, OR 97754		J	Business				250.00
Sheet no3 of _5 sheets attached to Schedule of		<u> </u>		Subt	tota	ıl	5,490.75
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	3,430.73

In re	Gregory R Toepfer,		Case No.	
	Cindy A Toepfer			
_		Debtors	,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

							1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAF	DISPUTED	AMOUNT OF CLAIM
Account No.			Utility Business		Ę		
Prineville Heating 2166 NE Third St Prineville, OR 97754		J	Business				200.00
Account No. xxxxxxxxx6609	T	T	Utility	1	H		
Qwest POB 91073 Seattle, WA 98111		J	Business				155.32
Account No.	┢	$\vdash$	Business	+	$\vdash$	$\vdash$	
Roundup, The 427 N Main St Prineville, OR 97754		J					200.00
Account No.	┢		Credit card purchases	+	$\vdash$		
Sears PO Box 16924 The Lakes, NV 88901-6924		J					5,851.51
Account No.	$\vdash$		Collection Agency	+	$\dagger$		
Security Credit Services 2612 Jackson Ave West Oxford, MS 38655		J					2,238.00
Sheet no. 4 of 5 sheets attached to Schedule of	_	_	ı	Sub	tota	1	2 2 4 4 5 5
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	8,644.83

In re	Gregory R Toepfer,	Case No.
	Cindy A Toepfer	

#### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER C IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. **South Valley Bank** 1570 NE 3d Prineville, OR 97754 900.00 Account No. **Medical Services** Steven Applebaum, DDS J 1201 Wall St Bend, OR 97701 245.00 LOC Account No. United Advantage NW FCU J **POB 11067** Portland, OR 97211 2,858.69 Account No. 8429 Credit card purchases **Washington Mutual** J **POB 99604** Arlington, TX 76096 8,908.48 Account No. Sheet no. 5 of 5 sheets attached to Schedule of Subtotal 12,912.17 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 149,026.08 (Report on Summary of Schedules)

B6G (Official Form 6G) (12/07)

_	
In	re

Gregory R Toepfer, Cindy A Toepfer

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

B6H (Official Form 6H) (12/07)

In re	Gregory R Toepfer,
	Cindy A Toepfer

Case No.		

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**B6I (Official Form 6I) (12/07)** 

In re	Gregory R Toepfer Cindy A Toepfer	Case No.	

Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	ebtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE					
Debtor's Waritar Status.			AGE(S):			
Married	Daughter		17			
Employment:	DEBTOR			SPOUSE		
Occupation		Educa	tional Ass	sistant		
Name of Employer u	nemployed	High D	Desert ES	D		
How long employed	1 7	6 year				
Address of Employer			145 SE Salmon Ste A Redmond, OR 97756			
INCOME: (Estimate of average or pro	ojected monthly income at time case filed)	•	I	DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$	0.00	\$	1,862.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	0.00	\$	1,862.00
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social security			\$	0.00	\$	222.11
b. Insurance			\$	0.00	\$	204.89
c. Union dues			\$	0.00	\$	28.48
d. Other (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS			\$	0.00	\$	455.48
6. TOTAL NET MONTHLY TAKE F	IOME PAY		\$	0.00	\$	1,406.52
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed	d statement)	\$	0.00	\$	0.00
8. Income from real property			\$	925.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor	's use or that of	\$	0.00	\$	0.00
11. Social security or government assi (Specify):	stance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify): Michael RD mtg	g paid by son & daughter-in-law		\$	1,254.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13		\$	2,179.00	\$	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)		\$	2,179.00	\$	1,406.52
16. COMBINED AVERAGE MONTI	HLY INCOME: (Combine column totals from	n line 15)		\$	3,585.	.52

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor will apply continuation of unemployment benefits

B6J (Official Form 6J) (12/07)

In re	Gregory R Toepfer Cindy A Toepfer		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

······································		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	743.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	0.00
c. Telephone	\$	150.00
d. Other Garbage	\$	25.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	15.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	90.00
c. Health	\$	90.00
d. Auto	\$	106.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	232.00
b. Other See Detailed Expense Attachment	\$	2,171.30
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	120.00
		4.000.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,922.30
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
	-	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,585.52
b. Average monthly expenses from Line 18 above	\$	4,922.30
c. Monthly net income (a. minus b.)	\$	-1,336.78

B6J (Official Form 6J) (12/07)
Gregory R Toepfer
In re Cindy A Toepfer

	Gregory R Toepter		
In re	Cindy A Toepfer	Case No.	

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## **Detailed Expense Attachment**

## **Other Installment Payments:**

Mortgage pmt on Center Dr	\$	917.27
Mortgage pmt on Michael RD	<u> </u>	1,067.22
2nd Mortgage on Michael RD	\$	186.81
Total Other Installment Payments	\$	2,171.30
Other Expenditures:		
School	\$	20.00
Pet Care	\$	50.00
Personal Care	\$	50.00
Total Other Expenditures	\$	120.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**Gregory R Toepfer** 

# **United States Bankruptcy Court District of Oregon**

In re	Cindy A Toepfer			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b>	CONCERN	NING DEBTOR'S SC	CHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury to sheets, and that they are true and correct to to				es, consisting of <b>23</b>
Date _	July 23, 2010	Signature	/s/ Gregory R Toepfer Gregory R Toepfer		
			Debtor		
Date	July 23, 2010	Signature	/s/ Cindy A Toepfer		
			Cindy A Toepfer Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

# United States Bankruptcy Court District of Oregon

In re	Gregory R Toepfer Cindy A Toepfer		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$14,660.80 2010: Wife's Wages YTD
\$20,690.00 2009: Combined Wages
\$34.302.00 2008: Combined Wages

\$61,000.00 2010: Gross receipts, LLC (netted a loss)

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$11,094.00 2010: Unemployment \$22,776.00 2009: Unemployment \$19,158.00 2008: Unemployment

\$880.80 2009: Nonemployee Compensation

**Babysitting Grandson** 

\$6,440.00 2010: Gross rent \$19,020.00 2009: Gross rent \$18,816.00 2008: Gross rent

#### 3. Payments to creditors

None

## Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Aurora Loan Services
Attn: Bankruptcy Department
POB 1706
Scottsbluff, NE 69363-1706

DATES OF
PAYMENTS
April, May & June 2010
\$2,229.00

OUNT PAID OWING **\$2,229.00 \$223,675.48** 

AMOUNT STILL

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Citibank vs Greg Toepfer CV 091737

NATURE OF PROCEEDING **Breach of Contract** 

COURT OR AGENCY AND LOCATION **Deschutes County Circuit**  STATUS OR DISPOSITION **Pending** 

Court

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

**PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None П

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 1994 Acura

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS **Totaled** 

DATE OF LOSS

4/2010

## 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Milly Whatley, PC 2445 NE Division ST # 202 Bend, OR 97701

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 6/09 - 7/10

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2100

### 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Caffey, Jill 6508 Michael Rd La Pine, OR 97739 daughter-in-law DATE

March, 2010

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Added to deed, Michael RD

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

South Valley

South Valley

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

**Business Checking** 

**Business Checking** 

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00 1/26/10

\$0.00 1/26/10

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 52655 Center Dr La Pine, OR 97739 NAME USED same

DATES OF OCCUPANCY

6/2008-5/2009

51251 Parker RD La Pine, OR 97739 same

5/2004-6/2008

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known,

the Environmental Law:

**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS NOTICE

GOVERNMENTAL UNIT LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS NOTICE

GOVERNMENTAL UNIT LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **vears** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN G & C Toepfer, LLC

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

dba Champion Sports Bar Prineville, OR 97754

**Sports Bar** 

12/2008-1/2010

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

7

NAME AND ADDRESS

## DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

## NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 23, 2010	Signature	/s/ Gregory R Toepfer	
			Gregory R Toepfer	
			Debtor	
Date	July 23, 2010	Signature	/s/ Cindy A Toepfer	
		· ·	Cindy A Toepfer	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Oregon**

In re	Gregory R Toepfer Cindy A Toepfer		Case No.		
		Debi	or(s) Chapter	7	
	CERTIFICATION OF NOTICE UNDER § 342(b) OF TH			R(S)	
	Certification	n (	of Debtor		
	I (We), the debtor(s), affirm that I (we) have received and	rea	d the attached notice, as required l	эу § 342	(b) of the Bankruptcy
Code.					
	ry R Toepfer A Toepfer	X	/s/ Gregory R Toepfer		July 23, 2010
Printed	Name(s) of Debtor(s)		Signature of Debtor		Date
Case N	Jo. (if known)	X	/s/ Cindy A Toepfer		July 23, 2010
			Signature of Joint Debtor (if any	)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## United States Bankruptcy Court District of Oregon

In re	Gregory R Toepfer Cindy A Toepfer		Case No.	
		Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtors hereby verify t	hat the attached list of creditors is true and o	orrect to the best of their knowledge	<b>.</b>
Date:	July 23, 2010	/s/ Gregory R Toepfer		
		Gregory R Toepfer		
		Signature of Debtor		
Date:	July 23, 2010	/s/ Cindy A Toepfer		
		Cindy A Toepfer		
		Signature of Debtor		

## Case 10-37004-tmb7 Doc 1 Filed 07/23/10

## United States Bankruptcy Court District of Oregon

In re Cindy A Toepfer		Case No.	
	Debtor(s)	Chapter	7
CE	ERTIFICATION PURSUANT TO LBR	R 1001-1.G	
I certify that the foregoing document Bankruptcy Forms available and app	is have been prepared by a computer and licable at this time.	conform to versi	ons of the Official
The software utilized is Best Case B	ankruptcy, developed by Best Case Solut	ions, Inc.	
Dated: July 23, 2010	/s/ Milly Whatley		
	Milly Whatley 98114		
	Milly Whatley, PC		
	2445 NE Division ST # 202 Bend, OR 97701		
	Bella, OK 37701		

541-312-5392

**Gregory R Toepfer**